

<i>SERFF Tracking Number:</i>	<i>NAWS-125736057</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>National Western Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39656</i>
<i>Company Tracking Number:</i>	<i>01-3128-08</i>		
<i>TOI:</i>	<i>A10 Annuities - Other</i>	<i>Sub-TOI:</i>	<i>A10.000 Annuities - Other</i>
<i>Product Name:</i>	<i>Withdrawal Benefit Rider</i>		
<i>Project Name/Number:</i>	<i>Withdrawal Benefit Rider/01-3138-08 & 01-S026(Rev.07/08)</i>		

Filing at a Glance

Company: National Western Life Insurance Company

Product Name: Withdrawal Benefit Rider

SERFF Tr Num: NAWS-125736057 State: ArkansasLH

TOI: A10 Annuities - Other

SERFF Status: Closed

State Tr Num: 39656

Sub-TOI: A10.000 Annuities - Other

Co Tr Num: 01-3128-08

State Status: Approved-Closed

Filing Type: Form

Co Status: Initial/Submitted

Reviewer(s): Linda Bird

Author: Stephanie Foscitt

Disposition Date: 07/18/2008

Date Submitted: 07/17/2008

Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Withdrawal Benefit Rider

Status of Filing in Domicile: Authorized

Project Number: 01-3138-08 & 01-S026(Rev.07/08)

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: These forms are deemed exempt in our state of domicile, Colorado, under Bulletin 5-92.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 07/18/2008

State Status Changed: 07/18/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

RE: Withdrawal Benefit Rider, Form 01-3128-08

Application Supplement for Withdrawal Benefit Rider, Form 01-S026(Rev.07/08)

National Western Life Insurance Company, NAIC 66850, FEIN 84-0467208

To Whom It May Concern:

SERFF Tracking Number: NAWS-125736057 State: Arkansas
Filing Company: National Western Life Insurance Company State Tracking Number: 39656
Company Tracking Number: 01-3128-08
TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other
Product Name: Withdrawal Benefit Rider
Project Name/Number: Withdrawal Benefit Rider/01-3138-08 & 01-S026(Rev.07/08)

Please find attached the above referenced annuity rider form submitted for approval. No part of this filing contains any unusual or possibly controversial items from normal company standards. This rider is deemed exempt in our State of Domicile, Colorado under Bulletin 5-92. The above captioned form meets the requirements for your state's readability provision. A certificate is enclosed for the Flesch Reading Ease Test score.

Rider form 01-3128-08 will replace previously approved rider 01-3128-07 approved for use in Arkansas on February 14, 2007. Application supplement form 01-S026(Rev.07/08) will replace previously approved form 01-S026-07 approved for use in Arkansas on February 14, 2007.

This rider is for use with flexible premium deferred annuities. It provides a withdrawal payment while the annuity policy is in the accumulation phase, before annuitization. This rider allows for accumulation of a second account value based upon a fixed interest rate which is guaranteed for the accumulation phase of the rider. The second account value is not a cash value and holds no monetary value. It is used only as a basis for determining the amount of the maximum withdrawal payment. Withdrawal payments will continue until the end of the life of the annuitant or until the rider terminates, whichever is first. There is a charge for the rider assessed once per year on the policy anniversary and deducted from the annuity account value.

Form 01-S026(Rev.07/08) is the application supplement used in conjunction with our normal annuity application. This supplement will only be completed if the applicant will be requesting the withdrawal benefit rider.

The rider may be issued with the following previously approved flexible premium deferred annuities:

Flexible Premium Deferred Annuity form 01-1135-04
Approved for use on March 4, 2005

Flexible Premium Deferred Annuity form 01-1136-04
Approved for use on March 4, 2005

Flexible Premium Deferred Annuity form 01-1137-04
Approved for use on March 4, 2005

SERFF Tracking Number: NAWS-125736057 State: Arkansas
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Flexible Premium Deferred Annuity form 01-1141-06

Approved for use on April 3, 2006

Flexible Premium Deferred Annuity form 01-1144-07

Approved for use in February 7, 2008

If the attached forms are acceptable for use in your state, please notify us. If you have any questions or need further information, please feel free to contact me at 512-719-1563 or by email at SFoskitt@NationalWesternLife.com. Thank you for your time and consideration in this matter.

Sincerely,
Stephanie Foskitt
Contract Compliance Analyst

We reserve the right to change the format of these forms without changing any of the language. Printing standards will never be less than those required by your state.

Company and Contact

Filing Contact Information

Stephanie Foskitt, Contract Compliance Analyst SFoskitt@NationalWesternLife.com
National Western Life Insurance Company (512) 719-1563 [Phone]
Austin, TX 78752 (512) 719-8522[FAX]

Filing Company Information

National Western Life Insurance Company	CoCode: 66850	State of Domicile: Colorado
850 East Anderson Lane	Group Code: -99	Company Type:
Austin, TX 78752-1602	Group Name:	State ID Number:
(512) 836-1010 ext. [Phone]	FEIN Number: 84-0467208	

Filing Fees

Fee Required? Yes

<i>SERFF Tracking Number:</i>	<i>NAWS-125736057</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>National Western Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39656</i>
<i>Company Tracking Number:</i>	<i>01-3128-08</i>		
<i>TOI:</i>	<i>A10 Annuities - Other</i>	<i>Sub-TOI:</i>	<i>A10.000 Annuities - Other</i>
<i>Product Name:</i>	<i>Withdrawal Benefit Rider</i>		
<i>Project Name/Number:</i>	<i>Withdrawal Benefit Rider/01-3138-08 & 01-S026(Rev.07/08)</i>		
Fee Amount:	\$40.00		
Retaliatory?	No		
Fee Explanation:	\$20 per form x 2 forms = \$40 total		
Per Company:	No		

SERFF Tracking Number: NAWS-125736057 State: Arkansas
Filing Company: National Western Life Insurance Company State Tracking Number: 39656
Company Tracking Number: 01-3128-08
TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other
Product Name: Withdrawal Benefit Rider
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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
National Western Life Insurance Company	\$40.00	07/17/2008	21470468

<i>SERFF Tracking Number:</i>	<i>NAWS-125736057</i>	<i>State:</i>	<i>Arkansas</i>
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	07/18/2008	07/18/2008

<i>SERFF Tracking Number:</i>	<i>NAWS-125736057</i>	<i>State:</i>	<i>Arkansas</i>
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Disposition

Disposition Date: 07/18/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>NAWS-125736057</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>National Western Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39656</i>
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<i>Product Name:</i>	<i>Withdrawal Benefit Rider</i>		
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Statement of Variability		Yes
Supporting Document	Cover Letter		Yes
Form	Withdrawal Benefit Rider		Yes
Form	Application Supplement		Yes

SERFF Tracking Number: NAWS-125736057 State: Arkansas

Filing Company: National Western Life Insurance Company State Tracking Number: 39656

Company Tracking Number: 01-3128-08

TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other

Product Name: Withdrawal Benefit Rider

Project Name/Number: Withdrawal Benefit Rider/01-3138-08 & 01-S026(Rev.07/08)

Form Schedule

Lead Form Number: 01-3128-08

Review Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	01-3128-08	Policy/Cont Withdrawal Benefit ract/Fratern Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50	01-3128-08 Withdrawal Benefit Rider.pdf
	01-S026(Rev.07/08)	Application/ Enrollment Supplement Form	Initial		51	01-S026(Rev.07.08) Application Supplement.p df

NATIONAL WESTERN LIFE INSURANCE COMPANY
850 EAST ANDERSON LANE, AUSTIN, TEXAS 78752-1602
1-800-922-9422

ANNUITANT	[JOHN DOE]	[0100012345]	POLICY NUMBER
POLICY DATE	[AUGUST 1, 2008]	[35]	ISSUE AGE
		[10] YEARS	ACCUMULATION PERIOD
INTEREST RATE	[5.00%]		

ANNUAL RIDER CHARGE RATES

ANNUAL RIDER CHARGE RATE	[0.40%]
MAXIMUM ANNUAL RIDER CHARGE RATE	[1.00%]

<u>SINGLE ANNUITANT</u>				<u>JOINT ANNUITANT</u>			
<u>Annuitant's Age as of their last birthday</u>	<u>Percentage</u>	<u>Annuitant's Age as of their last birthday</u>	<u>Percentage</u>	<u>Younger Joint Annuitant's Age as of their last birthday</u>	<u>Percentage</u>	<u>Younger Joint Annuitant's Age as of their last birthday</u>	<u>Percentage</u>
[60]	[5.00%]	[76]	[6.60%]	[60]	[4.00%]	[76]	[5.60%]
[61]	[5.10%]	[77]	[6.70%]	[61]	[4.10%]	[77]	[5.70%]
[62]	[5.20%]	[78]	[6.80%]	[62]	[4.20%]	[78]	[5.80%]
[63]	[5.30%]	[79]	[6.90%]	[63]	[4.30%]	[79]	[5.90%]
[64]	[5.40%]	[80]	[7.00%]	[64]	[4.40%]	[80]	[6.00%]
[65]	[5.50%]	[81]	[7.10%]	[65]	[4.50%]	[81]	[6.10%]
[66]	[5.60%]	[82]	[7.20%]	[66]	[4.60%]	[82]	[6.20%]
[67]	[5.70%]	[83]	[7.30%]	[67]	[4.70%]	[83]	[6.30%]
[68]	[5.80%]	[84]	[7.40%]	[68]	[4.80%]	[84]	[6.40%]
[69]	[5.90%]	[85]	[7.50%]	[69]	[4.90%]	[85]	[6.50%]
[70]	[6.00%]	[86]	[7.60%]	[70]	[5.00%]	[86]	[6.60%]
[71]	[6.10%]	[87]	[7.70%]	[71]	[5.10%]	[87]	[6.70%]
[72]	[6.20%]	[88]	[7.80%]	[72]	[5.20%]	[88]	[6.80%]
[73]	[6.30%]	[89]	[7.90%]	[73]	[5.30%]	[89]	[6.90%]
[74]	[6.40%]	[90]	[8.00%]	[74]	[5.40%]	[90]	[7.00%]
[75]	[6.50%]			[75]	[5.50%]		

THE ANNUITANT'S / YOUNGER JOINT ANNUITANT'S AGE MUST BE AT LEAST [60] BEFORE
WITHDRAWAL PAYMENTS MAY BEGIN.

NATIONAL WESTERN LIFE INSURANCE COMPANY

WITHDRAWAL BENEFIT RIDER

This rider is issued as part of the Policy to which it is attached. This rider is subject to all the applicable terms, conditions, limitations, and exclusions of the Policy that are not inconsistent with it. Nothing contained in this rider will be held to change, waive, or extend any provisions of the Policy except as stated below.

The effective date of this rider is the Policy Date shown on Page 1 of this rider.

The "Owner", "Annuitant", "Policy", "Policy Year", "Policy Anniversary", "Account Value", "Interest Credit(s)", and "Free Withdrawal" mean the Owner, Annuitant, Policy, Policy Year, Policy Anniversary, Account Value, Interest Credit(s), and Free Withdrawal as described in the Policy to which this rider is attached.

This rider provides guaranteed minimum withdrawal benefits. We will pay to the Owner the Withdrawal Payments for the Annuitant's lifetime as described in the provisions of this rider. Withdrawal charges as described in the Policy will not be applied to the Withdrawal Payments taken under this rider.

Joint Annuitant, if any, is the person named as the second Annuitant under the Guaranteed Withdrawal Percentage provision of this rider. For purposes of this rider, Withdrawal Payments for the lifetime of the Annuitant shall also mean for the lifetime of the last surviving Annuitant if a Joint Annuitant is named in the Annuity Withdrawal Benefit Rider Application Supplement. The Annuitant named in the application cannot be changed after the Policy is issued. The Joint Annuitant, if any, named in the application supplement cannot be changed after the Policy is issued.

If a Joint Annuitant is named in the Annuity Withdrawal Benefit Rider Application Supplement, the Policy is amended as follows: The last surviving Annuitant will be deemed the "Annuitant" for purposes of the section entitled "Death Benefit if Annuitant Dies Before the Annuity Date."

GENERAL PROVISIONS

Withdrawal Payment – The Withdrawal Payment is the amount the Owner receives each Policy Year under this rider. The Withdrawal Payment amount is an amount selected by you, but it cannot be greater than the Maximum Guaranteed Annual Withdrawal Payment, unless the Withdrawal Payment is the Required Minimum Distribution payment, as described in the Required Minimum Distribution provision of this rider.

Withdrawal Payments are made only during the Withdrawal Period.

The frequency of the Withdrawal Payments is selected on the Policy Anniversary when the Withdrawal Payments begin. You may select the frequency of the Withdrawal Payments as annual, semi-annual, quarterly, or monthly. The amount of the semi-annual, quarterly, or monthly payment is the Withdrawal Payment divided by two (2), four (4), or twelve (12), respectively. Each payment must be at least \$100. The frequency of the Withdrawal Payments may be changed by written request on any Policy Anniversary after the Withdrawal Payments begin.

Withdrawal Payments made under this rider are deducted from the Account Value of the Policy in the same manner as withdrawals are deducted from the Account Value as described in the Policy.

Annual Rider Charge – On each Policy Anniversary, beginning with the first, the Account Value of the Policy will be reduced by the Annual Rider Charge. If the Interest Credits on the Account Value for the Policy Year ending on that Policy Anniversary are zero, the Annual Rider Charge for that Policy Year will be zero. If the Interest Credits on the Account Value for the Policy Year ending on that Policy Anniversary are greater than zero, the Annual Rider Charge will be the lesser of:

1. the Annual Rider Charge Rate times the Account Value on that Policy Anniversary; or
2. the Interest Credits on the Account Value for that Policy Year.

Annual Rider Charge Rate – The Annual Rider Charge Rate on the Policy Date is shown on Page 1 of this rider. It is used to calculate the Annual Rider Charge described in the Annual Rider Charge provision. The Annual Rider Charge Rate shown on Page 1 of this rider is guaranteed to remain unchanged while this rider is in force unless Restart is elected as described in the Restart provision. The Annual Rider Charge Rate will never exceed the Maximum Annual Rider Charge Rate shown on Page 1 of this rider.

Termination – This rider will terminate at the earlier of:

1. The date of the written request to terminate this rider.
2. The date the Policy is terminated.
3. The date the Annuitant dies or, if a Joint Annuitant is named in the Annuity Withdrawal Benefit Rider Application Supplement, the date the last surviving Annuitant dies.
4. The date the distributions begin as required under any applicable section of the Internal Revenue Code (“IRC”), due to the death of an Owner or Joint Owner.
5. The date annuity payments begin according to the settlement option provision of the Policy.
6. The date the Maximum Guaranteed Annual Withdrawal Payment is less than \$100.

DURING THE ACCUMULATION PERIOD

Accumulation Period – The Accumulation Period is the period of time during which the Accumulation Period Withdrawal Payment Base accumulates with interest at the Interest Rate described in the Interest Rate provision of this rider. The Accumulation Period starts on the Policy Date and ends at the earlier of:

1. The end of the Accumulation Period shown on Page 1 of this rider.
2. The date the Withdrawal Period begins.
3. The date this rider is terminated.

Accumulation Period Withdrawal Payment Base – The Accumulation Period Withdrawal Payment Base is an accumulation of the Percentage of Premiums shown on the Policy Data Page of the Policy multiplied by the premiums received during each Policy Year, increased with interest at the Interest Rate shown on Page 1 of this rider, and multiplied by the Accumulation Period Pro-Rata Adjustment Factor, described below. The Accumulation Period Withdrawal Payment Base is used as the basis for determining the Maximum Guaranteed Annual Withdrawal Payment amount during the Withdrawal Period. The Accumulation Period Withdrawal Payment Base has no value for cash surrender, death benefits, or settlement options.

Withdrawals – An adjustment is made to the Accumulation Period Withdrawal Payment Base at the time of any withdrawals from the Account Value. Withdrawals include, but are not limited to, Systematic Withdrawals of Interest, Free Withdrawals, partial withdrawals, and any applicable withdrawal charges.

Accumulation Period Pro-Rata Adjustment Factor – The Accumulation Period Withdrawal Payment Base is decreased at the time a withdrawal is made from the Account Value by multiplying the Accumulation Period Withdrawal Payment Base by the Accumulation Period Pro-Rata Adjustment Factor. The Pro-Rata Adjustment Factor is equal to (a) divided by (b), where:

- (a) is the Account Value after the withdrawal and any applicable withdrawal charges; and
- (b) is the Account Value prior to the withdrawal.

Interest Rate – The Interest Rate is the rate of interest shown on Page 1 of this rider. It is guaranteed for the Accumulation Period. The Interest Rate is stated as an effective annual interest rate. Interest is credited to the Accumulation Period Withdrawal Payment Base daily.

Restart – On any Policy Anniversary after the fifth, you may elect to Restart the Accumulation Period by sending the Company your request in writing. You may elect to Restart the Accumulation Period no more than once every five Policy Years. On the first Policy Anniversary following the written request to Restart,

1. a new Accumulation Period will begin at the Interest Rate shown on Page 1; and
2. the Annual Rider Charge Rate may be changed, but will not exceed the Maximum Annual Rider Charge Rate shown on Page 1 of this rider; and
3. the Accumulation Period Withdrawal Payment Base will be set equal to the Account Value, if the Account Value is greater than the Accumulation Period Withdrawal Payment Base.

The written request to Restart must be received by the Company at least twenty (20) days before the Policy Anniversary.

Please Note: If at the end of an Accumulation Period you have not yet requested Withdrawal Payments or elected the Restart option, *the Annual Rider Charge will continue to be deducted from the Account Value and the Accumulation Period Withdrawal Payment Base will no longer accumulate with interest.*

DURING THE WITHDRAWAL PERIOD

Withdrawal Period – The Withdrawal Period begins on the Policy Anniversary following your request to begin receiving Withdrawal Payments according to the terms of this rider. Your request must be in writing and received by the Company at least twenty (20) days before the Policy Anniversary. The initial Withdrawal Payment will be made on the first day of the Withdrawal Period. The Withdrawal Period ends at the termination of this rider. Once the Withdrawal Period begins, there is no further Accumulation Period available.

Any outstanding loan must be repaid before the beginning of the Withdrawal Period.

After the Withdrawal Period begins, loans and Systematic Withdrawals of Interest from the Account Value of the Policy will no longer be available.

Guaranteed Withdrawal Percentage – The Guaranteed Withdrawal Percentages are displayed in the Table of Guaranteed Withdrawal Percentages shown on Page 1 of this rider. The Guaranteed Withdrawal Percentage is determined on the date the Withdrawal Period begins and is based on the Annuitant's Age as of their last birthday. The Guaranteed Withdrawal Percentage will not change once it has been determined.

If a Joint Annuitant is named, the Guaranteed Withdrawal Percentage is determined on the date the Withdrawal Period begins and is based on the age of the younger Annuitant as of their last birthday.

Withdrawal Payment Base – On the date the Withdrawal Period begins, the Withdrawal Payment Base is set equal to the larger of the Account Value or the Accumulation Period Withdrawal Payment Base, both as of that date. The Withdrawal Payment Base remains level during the Withdrawal Period unless an Additional Withdrawal is taken or a Step-Up occurs as described in the Additional Withdrawal and Step-Up provisions of this rider.

At the time of an Additional Withdrawal from the Account Value, the Withdrawal Payment Base is multiplied by a Pro-Rata Adjustment Factor, as described in the Additional Withdrawal provision below.

Maximum Guaranteed Annual Withdrawal Payment (MGAWP) – The MGAWP is the maximum amount that is guaranteed to be paid to the Owner each Policy Year for the Annuitant's lifetime. On the date the Withdrawal Period begins, the MGAWP is calculated as the Guaranteed Withdrawal Percentage multiplied by the Withdrawal Payment Base on that date. On the Policy Anniversary immediately following an Additional Withdrawal or on a Policy Anniversary when a change to the Withdrawal Payment Base occurs, the MGAWP will be recalculated as the Guaranteed Withdrawal Percentage multiplied by the new Withdrawal Payment Base.

Withdrawal Payment amounts less than the MGAWP may be withdrawn as described in the Withdrawal Payment provision.

Stop and Start of the Withdrawal Payments – After the first Withdrawal Payment has been made, you may elect to stop the Withdrawal Payments. Withdrawal Payments will stop on the Policy Anniversary immediately following the request to stop the Withdrawal Payments, provided the election to stop the Withdrawal Payments is received by the Company as described below. Withdrawal Payments that are semi-annual, quarterly, or monthly will continue for the remainder of the Policy Year until the next Policy Anniversary.

During a Policy Year when Withdrawal Payments are stopped, you may take one withdrawal in an amount up to the MGAWP and not reduce your Withdrawal Payment Base or your MGAWP on the following Policy Anniversary. If the withdrawal exceeds the MGAWP, the excess of the withdrawal over the MGAWP will be considered an Additional Withdrawal and will be subject to the terms of the Additional Withdrawal provision below. Any other withdrawals during a Policy Year when Withdrawal Payments are stopped will also be subject to the terms of the Additional Withdrawal provision below.

After the Withdrawal Payments stop, you may elect to start receiving the Withdrawal Payments again. Withdrawal Payments start again on the Policy Anniversary immediately following the request to start the Withdrawal Payments provided the election to start the Withdrawal Payments is received by the Company as described below.

When the election to stop or to start the Withdrawal Payments is elected:

1. The Withdrawal Period of the rider continues and there is no further Accumulation Period.
2. Loans and Systematic Withdrawals of Interest from the Account Value of the Policy continue to be unavailable.
3. The Annual Rider Charge will continue to be calculated and deducted from the Account Value of the Policy.
4. The Withdrawal Payment Base will continue to remain level, except as described in the Withdrawal Payment Base provision.
5. The Guaranteed Withdrawal Percentage determined on the date the Withdrawal Period began remains unchanged.

The election to stop or to start the Withdrawal Payments must be made in writing on the proper form and received by the Company at least 20 days prior to the Policy Anniversary on which the Withdrawal Payments are to stop or to start.

Step-Up – On each Policy Anniversary, prior to the deduction of the Withdrawal Payment, the Withdrawal Payment Base is increased to the Account Value if the Account Value is greater than the Withdrawal Payment Base.

Following a Step-Up, the MGAWP is recalculated as the Guaranteed Withdrawal Percentage times the Withdrawal Payment Base.

Additional Withdrawals – Additional Withdrawals may be taken from the Account Value. Any withdrawal taken from the Account Value that is not a Withdrawal Payment is an Additional Withdrawal. The portion of the Additional Withdrawal that is not subject to a withdrawal charge is the Free Withdrawal amount, as defined in the Policy, minus the Withdrawal Payment. In other words, your Free Withdrawal amount in any Policy Year is the amount remaining after the annual Withdrawal Payment is deducted, which means that the Free Withdrawal amount available to you each Policy Year under your Policy will be reduced by the annual Withdrawal Payment. The remaining portion of the Additional Withdrawal is subject to a withdrawal charge according the terms of the Policy.

Pro-Rata Adjustment Factor – The Withdrawal Payment Base is decreased at the time an Additional Withdrawal is made from the Account Value by multiplying the Withdrawal Payment Base by the Pro-Rata Adjustment Factor. The Pro-Rata Adjustment Factor is equal to (a) divided by (b), where:

- (a) is the Account Value after the deduction of the Additional Withdrawal, including any applicable withdrawal charges, minus any unpaid portion of the Withdrawal Payment for the Policy Year; and
- (b) is the Account Value prior to the deduction of the Additional Withdrawal, including any applicable withdrawal charges, minus any unpaid portion of the Withdrawal Payment for the Policy Year.

Required Minimum Distributions – The Required Minimum Distribution payment and the Required Start Date are as stated in the Required Minimum Distribution Endorsement of the Policy.

On or after the Required Start Date, for purposes of this rider, the Withdrawal Payment becomes the Required Minimum Distribution payment. If the Required Minimum Distribution payment is greater than the MGAWP, the excess of the Required Minimum Distribution payment over the MGAWP will not be considered an Additional Withdrawal and the MGAWP will not be adjusted.



President



Annuity Withdrawal Benefit Rider Application Supplement

To apply for Withdrawal Benefit Rider form 01-3128-08 and state variations

Complete this application supplement to **add the Withdrawal Benefit Rider to your annuity**. This application supplement **MUST BE** completed and returned **with the annuity application**. The Withdrawal Benefit Rider **WILL NOT be added** to your annuity after the annuity application has been processed.

There is a charge for this rider which is assessed annually based upon a percentage of the Account Value of the annuity. The charge is deducted annually from the Account Value until the rider is terminated.

Annuitant: _____ Date of Birth _____
(Must be the same as the annuity application)

Joint Annuitant, if any: _____ Date of Birth _____

Owner: _____ Date of Birth _____
(Must be the same as the annuity application)

Joint Owner: _____ Date of Birth _____
(Must be the same as the annuity application)

Dated at (city and state) _____ this _____ day of _____ 20____ .

Owner Signature _____ Annuitant Signature _____

Joint Owner Signature _____

Agent Signature as Witness _____ Date _____

Agent Name _____ Agent Number _____

<i>SERFF Tracking Number:</i>	<i>NAWS-125736057</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>National Western Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39656</i>
<i>Company Tracking Number:</i>	<i>01-3128-08</i>		
<i>TOI:</i>	<i>A10 Annuities - Other</i>	<i>Sub-TOI:</i>	<i>A10.000 Annuities - Other</i>
<i>Product Name:</i>	<i>Withdrawal Benefit Rider</i>		
<i>Project Name/Number:</i>	<i>Withdrawal Benefit Rider/01-3138-08 & 01-S026(Rev.07/08)</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: NAWS-125736057 State: Arkansas
Filing Company: National Western Life Insurance Company State Tracking Number: 39656
Company Tracking Number: 01-3128-08
TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other
Product Name: Withdrawal Benefit Rider
Project Name/Number: Withdrawal Benefit Rider/01-3138-08 & 01-S026(Rev.07/08)

Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice 07/16/2008

Comments:

R&R 19 is not applicable to annuity.
R&R 49 is not applicable to annuity.
Flesch certification is attached.
The consumer notice is associated with policy filings, not rider filings.

Attachment:

Officer Flesch 3128.pdf

Review Status:

Satisfied -Name: Statement of Variability 07/17/2008

Comments:

Attachment:

4 01-3128-08 Statement of Variability.pdf

Review Status:

Satisfied -Name: Cover Letter 07/17/2008

Comments:

Attachment:

AR 01-3128-08 Cover Letter.pdf

NATIONAL WESTERN LIFE INSURANCE COMPANY
FLESCH READING EASE TEST SCORE CERTIFICATE
Form Number 01-3128-08 and 01-S026(Rev.07/08)

I hereby certify the following:

1. The Flesch Reading Ease Test score is as indicated below.
2. The form is printed, except for specifications pages, schedules and tables, in not less than ten point type.
3. The number of words contained in the text is as indicated below.
4. The entire form was analyzed.

<u>Form No.</u>	<u>Flesch Score</u>	<u>Words</u>
01-3128-08	50.41	1,951
01-S026(Rev.07/08)	51.00	131



Paul D. Facey, FSA, MAAA, FCIA, FLMI
Senior Vice President and Chief Actuary

Statement of Variability

Form 01-3128-08
Withdrawal Benefit Rider

Annuitant, Policy Number, Policy Date, Issue Age – These will vary depending on each individual issue of the rider. The minimum and maximum issue ages are the same as the policy to which the rider will be attached (currently age 0 to 85).

Accumulation Period – The accumulation period is 10 years and does not change for each issue of the rider. There are no plans at this time to change the accumulation period from ten years. However, the value may be adjusted upward or downward for future issues in attempts to strengthen or weaken the sales of these products.

Interest Rate – This rate is 5.0% and does not change after issue, and may not change for any issues of this rider. However, the value may be adjusted upward or downward for future issues in attempts to strengthen or weaken the sales of these products.

Annual Rider Charge Rate – This rate will not be higher than the Maximum Annual Rider Charge Rate for current issues of this rider. The rate may change for individual issues of the rider if the Accumulation Period is restarted.

Maximum Annual Rider Charge Rate – This rate is 1.00% for current issues. However, the value may be adjusted upward or downward for future issues in attempts to strengthen or weaken the sales of these products.

Single Annuitant's Age as of their last birthday, Single Annuitant Percentage, Joint Annuitant's Age as of their last birthday, Joint Annuitant Percentage – These values do not change for individual issues. There no plans at this time to shift or expand these ages or percentages. However, the values may be adjusted upward or downward for future issues in attempts to strengthen or weaken the sales of these products.



July 17, 2008

Arkansas Department of Insurance
Life and Health Compliance
1200 West Third Street
Little Rock, Arkansas 72201-1904

RE: Withdrawal Benefit Rider, Form 01-3128-08
Application Supplement for Withdrawal Benefit Rider, Form 01-S026(Rev.07/08)
National Western Life Insurance Company, NAIC 66850, FEIN 84-0467208

To Whom It May Concern:

Please find attached the above referenced annuity rider form submitted for approval. No part of this filing contains any unusual or possibly controversial items from normal company standards. This rider is deemed exempt in our State of Domicile, Colorado under Bulletin 5-92. The above captioned form meets the requirements for your state's readability provision. A certificate is enclosed for the Flesch Reading Ease Test score.

Rider form 01-3128-08 will replace previously approved rider 01-3128-07 approved for use in Arkansas on February 14, 2007. Application supplement form 01-S026(Rev.07/08) will replace previously approved form 01-S026-07 approved for use in Arkansas on February 14, 2007.

This rider is for use with flexible premium deferred annuities. It provides a withdrawal payment while the annuity policy is in the accumulation phase, before annuitization. This rider allows for accumulation of a second account value based upon a fixed interest rate which is guaranteed for the accumulation phase of the rider. The second account value is not a cash value and holds no monetary value. It is used only as a basis for determining the amount of the maximum withdrawal payment. Withdrawal payments will continue until the end of the life of the annuitant or until the rider terminates, whichever is first. There is a charge for the rider assessed once per year on the policy anniversary and deducted from the annuity account value.

Form 01-S026(Rev.07/08) is the application supplement used in conjunction with our normal annuity application. This supplement will only be completed if the applicant will be requesting the withdrawal benefit rider.

Arkansas Department of Insurance
July 17, 2008
Page Two

The rider may be issued with the following previously approved flexible premium deferred annuities:

Flexible Premium Deferred Annuity form 01-1135-04
Approved for use on March 4, 2005

Flexible Premium Deferred Annuity form 01-1136-04
Approved for use on March 4, 2005

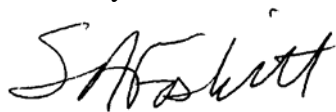
Flexible Premium Deferred Annuity form 01-1137-04
Approved for use on March 4, 2005

Flexible Premium Deferred Annuity form 01-1141-06
Approved for use on April 3, 2006

Flexible Premium Deferred Annuity form 01-1144-07
Approved for use in February 7, 2008

If the attached forms are acceptable for use in your state, please notify us. If you have any questions or need further information, please feel free to contact me at 512-719-1563 or by email at SFoskitt@NationalWesternLife.com. Thank you for your time and consideration in this matter.

Sincerely,

A handwritten signature in black ink, appearing to read 'SFoskitt', with a stylized, cursive script.

Stephanie Foskitt
Contract Compliance Analyst

We reserve the right to change the format of these forms without changing any of the language. Printing standards will never be less than those required by your state.